HOW TO USE THIS TEMPLATE (cut this box off before sending)

1. Replace every item in [brackets]. List each item you dispute separately and say exactly why it is wrong. Remove anything that does not apply.
2. Enclose copies (never originals) of a government ID, proof of your current address, your credit report with the disputed items circled, and any documents that support your dispute.
3. Mail it to the credit bureau that shows the error, by certified mail with return receipt, and keep a copy. Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256. Experian, P.O. Box 4500, Allen, TX 75013. TransUnion LLC, Consumer Dispute Center, P.O. Box 2000, Chester, PA 19016.
4. Disputing is free. You can also dispute online or by phone with each bureau.

[Your Name]
[Your Mailing Address]
[City, State ZIP]
Date of birth: [MM/DD/YYYY]
Last 4 digits of SSN: [XXXX]
[Date]

[Credit Bureau Name]
[Bureau Mailing Address]
[City, State ZIP]

Re: Request to investigate inaccurate information in my credit file

Dear Sir or Madam:

I am writing to dispute the following information in my credit file. The items I dispute are circled on the enclosed copy of my credit report.

1. Company name: [Creditor or collector]. Account number: [last 4 digits]. Why it is inaccurate: [for example, this account is not mine / I paid it in full on (date) / the balance or late payment shown is wrong]. I am requesting that you [delete / correct] this item.
2. Company name: [Creditor or collector]. Account number: [last 4 digits]. Why it is inaccurate: [explanation]. I am requesting that you [delete / correct] this item.

Please investigate these items and delete or correct any information that is inaccurate, incomplete, or cannot be verified, as required by the Fair Credit Reporting Act. Please send me the results of your investigation and a free copy of my updated credit report.

Sincerely,

[Your Name]

Enclosures: copy of government ID; proof of address; copy of credit report with disputed items circled; [supporting documents].